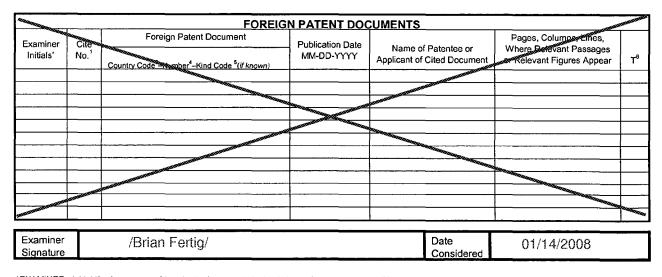
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Substitute	e for form 1449A/PTO			Complete if Known		
				Application Number	Rule 53(b) of S/N 09/301,068	
	INFORMATION DIS	CLOSU	JRE	Filing Date	Concurrently herewith	
	STATEMENT BY A	PLICA	NT	First Named Inventor	GANESAN, RAVI	
				Art Unit		
	(use as many sheets as	necessar	v)	Examiner Name		
Sheet	1	of	3	Attorney Docket Number	3350-0019B-CNT (1158.41319CC6)	

		T	U.S. PATENT I	DOCUMENTS		
Examiner Initials'	C:1-	Document Number	1		Pages, Columns, Lines, Where	
	Cite No.1	Number-Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Relevant Passages or Relevant Figures Appear	
		US- 4,277,837		Stuckert		
	<u></u>	US- 4,319,336		Anderson et al.		
		US-4,460,960		Anderson et al.		
		US- 5,025,373		Keyser, Jr. et. al.		
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		US- 5,347,632		Filepp et al.		
		US- 5,383,113		Kight et al.		
		US- 5,420,405		Chasek		
		US- 5,483,445		Pickering		



<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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<sup>&</sup>lt;sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>See Kinds Codes of USPTO Patent Documents at <a href="https://www.uspto.gov">www.uspto.gov</a> or MPEP 901.04. <sup>3</sup>Enter Office that issued the document, by the two-letter code (WIPO Standard St.3). <sup>4</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>5</sup>Applicant is to place a check mark here if English language Translation is attached.

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Sheet	2	of	3	Attorney Docket Number	3350-0019B-CNT	(1158.41319CC6)	

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Examiner	Cita	Document Number	1		Pages, Columns, Lines, Where	
Initials'	Cite No.1		Publication Date	Name of Patentee or	Relevant Passages or Relevant	
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	ļ	US-5,655,089		Bucci		
	ļ	US-5,699,528		Hogan	<del></del>	
		US-5,710,889		Clark et al.		
		US-5,727,249		Pollin		
	<u> </u>	US-5,794,221		Egendorf		
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•		US-4,713,837		Gordon		

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Examiner Signature		/Brian Fertig/	_	Date Considered	01/14/2008	

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				Group Art Unit		
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Sheet	3	of	3	Attorney Docket Number	3350-0019B-CNT (1158.41319CC6)	

			OTHER PRIOR ART—NON PATENT LITERATURE DOCUMENTS	
	Examiner Initials*	Cite No.¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s),	T <sup>2</sup>
***************************************			"Luring Customers With Bill Pay", USBanker, November 1997, p. s16-s20	
			Russell Redman, "Integrion Sets Bill-Pay With Visa Deal", Bank Systems Technology, November 1997,	
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	<u> </u>		"Skinners of and First Date Form Internat Bill Decement Comments America's Community Booker Assess	-
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			"Checkfree delivers E-Bill", Internet Week, September 30, 1996, p. 1	
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			"Utilities, Phone Companies Pilot Electronic Billing", Item Processing Report, November 7, 1996, p. 1	
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